

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE: Ingrid Rivera a/k/a Ingrid M.
Rivera a/k/a Ingrid M. Santiago**
Debtor(s)

FLAGSTAR BANK, FSB
Movant
vs.

**Ingrid Rivera a/k/a Ingrid M. Rivera
a/k/a Ingrid M. Santiago**
Debtor(s)

Jack N. Zaharopoulos,
Trustee

BK NO. 21-02672 HWV

Chapter 13

CERTIFICATE OF SERVICE

**NOTICE OF DEBTOR'S REQUEST FOR FORBEARANCE DUE TO THE
COVID-19 PANDEMIC**

I, Denise Carlon of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on December 29, 2021, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)
Ingrid Rivera a/k/a Ingrid M. Rivera a/k/a Ingrid
M. Santiago
817 East King Street
York, PA 17403

Attorney for Debtor(s)
John Matthew Hyams, Law Offices of John M.
Hyams
2023 N 2nd Street
Harrisburg, PA 17102

Trustee
Jack N. Zaharopoulos
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Method of Service: electronic means or first class mail

Dated: December 29, 2021

/s/Denise Carlon Esquire
Denise Carlon Esquire
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
201-549-2363
dcarlon@kmllawgroup.com